

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA**

In re:)	
)	
Flowers, Michael and Marinda,)	BK- 22-10808-JDL
Debtors.)	Chapter 13
)	
Bonda, LLC,)	
)	
Plaintiff,)	
)	
v.)	Adv. No. 22-01033
)	
Michael Flowers and Marinda Flowers,)	
d/b/a Flowers Realty Services)	
)	
Defendants.)	

ANSWER

Come now the Defendants, Michael Flowers and Marinda Flowers, and for their Answer to Plaintiff's Amended Complaint to Determine Dischargeability of Debt state as follows:

1. Numerical paragraph one is admitted.
2. Numerical paragraph two is admitted.
3. Numerical paragraph three is admitted.
4. Numerical paragraph four is admitted.
5. Defendants are without sufficient knowledge to either admit or deny the allegation contained in numerical paragraph 5.
6. Numerical paragraph six is admitted.

7. Numerical paragraph seven requires no response.

8. Defendants consent to entry of final orders or judgment by the bankruptcy court concerning dischargeability of the debt owed to Plaintiff; the balance of the averments contained in numerical paragraph 8 require no response.

9. Defendants are without sufficient knowledge to either admit or deny the first allegation contained in numerical paragraph 9. The remainder of numerical paragraph 9 is admitted.

10. The allegations contained in numerical paragraph 10 are legal conclusions for which no responses are required.

11. The allegation contained in numerical paragraph 11 is a legal conclusion for which no response is required.

12. Defendants deny the allegations contained in numerical paragraph 12.

13. Defendants deny the allegations contained in numerical paragraph 13.

14. Defendants deny the allegations contained in numerical paragraph 14.

15. To the extent it contains more than mere legal conclusions, Defendants deny the allegations contained in numerical paragraph 15.

16. Numerical paragraph 16 is a recitation of the averments contained in numerical paragraph 8 and require no additional response by Defendants.

WHEREFORE, having fully answered, Defendants pray the Court hold the debt owed to Plaintiff by Defendants be held dischargeable in bankruptcy, award the Defendants the costs and fees incurred in defense of this action, and for such other and further relief as the Court deems just, equitable and appropriate.

By: /s/ O. Clifton Gooding
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